

Fill in this information to identify the case:

Debtor 1

Edward Dillon

Debtor 2

(Spouse, if filing)

Margaret DillonUnited States Bankruptcy Court for the: Middle District ofPennsylvania

(State)

Case number 5:17-bk-00337-MJC

Form 4100R

Response to Notice of Final Cure Payment**10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: THE BANK OF NEW YORK MELLON FKA THE BANK OF
NEW YORK, AS TRUSTEE FOR THE
CERTIFICATEHOLDERS OF THE CWALT, INC.,
ALTERNATIVE LOAN TRUST 2007-23CB MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2007-23CB

Court claim no. (if known):

10**Last 4 digits** of any number you use to identify the debtor's account: XXXXXX8253**Property address:**1285 Scotrun Drive

Number Street

Scotrun, PA 18355

City State ZIP Code

Part 2: Pre-petition Default Payments*Check one:*

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Post-petition Mortgage Payment*Check one:*

- ☐ Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: _____

MM/DD/YYYY

- ☒ Creditor states that the debtor(s) **are not current** on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total post-petition payments due:

(a) \$ 6,875.73

b. Total fees, charges, expenses, escrow, costs outstanding, and suspense

+(b) \$ (657.19)c. **Total.** Add lines a and b(c) \$ 6,218.54

Creditor asserts that the debtor(s) are contractually
Obligated for the post-petition payment(s) that first became

Due on:

02/01/2022**Post-petition payments are from 2/1/2022-4/1/2022 @\$2,291.91.**

MM/DD/YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor
☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/Toni Townsend

Signature

Date 04/14/2022

Print

Toni Townsend

First Name Middle Name Last Name

Title Authorized Agent for the Creditor

Company

McCalla Raymer Leibert Pierce, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address

1544 Old Alabama Road

Number Street

Roswell, GA 30076

City State Zip Code

Contact phone

(312) 346-9088 X5174

Email

Toni.Townsend@mccalla.com

In Re:	Edward Dillon Margaret Dillon	Bankruptcy Case No.:	5:17-bk-00337-MJC
		Chapter:	13
		Judge:	Honorable Mark J Conway

CERTIFICATE OF SERVICE

I, Toni Townsend, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Edward Dillon
1285 Scotrun Drive
Scotrun, PA 18355

Margaret Dillon
1285 Scotrun Drive
Scotrun, PA 18355

Steven R Savoia
621 Ann Street
PO Box 263
Stroudsburg, PA 18360

(served via ECF Notification)

Jack N Zaharopoulos, Trustee
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

(served via ECF Notification)

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 04/14/2022 By: /s/Toni Townsend
(date) Toni Townsend,
Authorized Agent for the Creditor

